

ABSTRACT OF THE DISCLOSURE

A technique is provided for securely storing user data and generating user reports. The user data is input manually or automatically and is transmitted to a service provider via a network. The data is stored in a secure database operating in a processing space which is not directly accessible to the user directly. Based upon pre-established report templates, user data is extracted from the secure database, and is exported from the secure processing space for use in generating user reports. The reports are formed in a second processing space, by combining the data file with the report template. The report may then be transmitted to the user automatically or may be accessed by the user via the network.

0960440 072000